

IN RE:

KEVIN P KOWALCZYK  
DEBRA L KOWALCZYK  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-23687

Chapter 13

Document No.: 110

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 13th day of February, 20 23, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
2/13/23 4:07 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE dmr

In re:  
Kevin P Kowalczyk  
Debra L Kowalczyk  
Debtors

Case No. 17-23687-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 13, 2023

Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin P Kowalczyk, Debra L Kowalczyk, 285 Huston Rd., Ford City, PA 16226-4411
cr	+ Bayview Loan Servicing, LLC, et al, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
14696812	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430
14707889	+ Allegheny ENT Associates, 100 Delafield Road, Suite 207, Pittsburgh, PA 15215-3247
14707891	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692549	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14707893	+ BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
14707894	CBCS, PO Box 2724, Columbus, OH 43216-2724
14707901	+ E.R. Doctors at Pointe Coupee, 2202 False River Drive, New Roads, LA 70760-2614
14707903	Emergency Medical Associates PC, PO Box 200702, Pittsburgh, PA 15250-0702
14692554	+ Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14707906	GS Services Limited Partnership, 3300 Gulfon Street, Houston, TX 77081
14707905	+ General Revenue Corporation, 11501 Northlake Drive, Cincinnati, OH 45249-1669
14707907	+ Hose Company #6, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
14707911	JP Recovery Services Inc., 2022 Center Ridge, Suite 370, Rocky River, OH 44116-3501
14707912	JSO Assoc In Path and Lab, 5700 Southwyck Blvd, Toledo, OH 43614-1509
14707910	James Nemec, DMD, c/o Collection Service Center, PO Box 1623, Kittanning, PA 16201
14707913	+ Keystone Rehabilitation Systems, 169 Columbia Avenue, Vandergrift, PA 15690-1101
14707914	Montgomery Lynch & Associates, Inc., PO Box 22720, Beachwood, OH 44122-0720
14692558	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
14707917	+ Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
14707918	+ Plains Commerce, P.O. Box 88020, Sioux Falls, SD 57109-8020
14707920	+ Portfolio Recovery Associates, c/o Scott Morris, Esquire, Blatt, Hasenmiller, Lebsker & Moore, 1835 MARKET STREET SUITE 501, Philadelphia, PA 19103-2933
14707921	Quad County Oral Surgery, 114 Eat Diamond Street, Butler, PA 16001
14707922	+ Tri Rivers Surgical Associates, 142 Clearview Circle, Butler, PA 16001-1565

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 13 2023 23:43:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 13 2023 23:43:00	Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853, Arlington, TX 76096-3853
cr	Email/Text: ECMCBKNotices@ecmc.org	Feb 13 2023 23:43:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

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User: auto

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cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 13 2023 23:43:46	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 13 2023 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14741524	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 13 2023 23:43:00	AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
14707890	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 13 2023 23:43:00	Americredit Financial Services, dba GM Financial, PO Box 183853, Arlington, TX 76096
14804460	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 13 2023 23:43:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14939569	Email/Text: ebnnotifications@creditacceptance.com	Feb 13 2023 23:43:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
14692550	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 13 2023 23:43:45	Capital One Bank, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
14707895	Email/Text: documentfiling@lciinc.com	Feb 13 2023 23:43:00	Comcast Cable, PO Box 3002, Southeastern, PA 19398-3002
14939568	Email/Text: ebnnotifications@creditacceptance.com	Feb 13 2023 23:43:00	Credit Acceptance Corporation, PO Box 551888, Detroit, MI 48255-1888
14707896	+ Email/Text: ccusa@ccuhome.com	Feb 13 2023 23:43:00	Credit Collections USA, 256 Greenbag Road, Suite 1, P.O. Box 873, Morgantown, WV 26507-0873
14707897	Email/Text: mrdiscen@discover.com	Feb 13 2023 23:43:00	Discover Financial, P.O. Box 15251, Wilmington, DE 19886
14707898	+ Email/Text: Bankruptcy.Consumer@dish.com	Feb 13 2023 23:43:00	DISH Network L.L.C., 9601 S Meridian Blvd., Englewood, CO 80112-5905
14692553	Email/Text: ECMCBKNotices@ecmc.org	Feb 13 2023 23:43:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14918277	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 13 2023 23:43:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14692555	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 13 2023 23:43:00	GM Financial & Americredit Financial Svc, PO Box 183853, Arlington, TX 76096-3853
14692556	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 13 2023 23:43:00	Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707919	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 13 2023 23:43:46	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
14766443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 13 2023 23:43:45	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14771439	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 13 2023 23:43:45	PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14698935	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14719559	+ Email/Text: ebnpeoples@grblaw.com	Feb 13 2023 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
15199591	Email/Text: mtgbk@shellpointmtg.com	Feb 13 2023 23:43:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14773127	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 13 2023 23:43:00	The Bank of New York Mellon fka The Bank of

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New, 4425 Ponce de Leon Boulevard, 5th Floor,  
Attn: Cashiering Department, Coral Gables, FL  
33146-1837

14773138 + Email/Text: nsm\_bk\_notices@mrcooper.com

Feb 13 2023 23:43:00

The Bank of New York Mellon, et al, c/o Bayview  
Loan Servicing, LLC, 4425 Ponce de Leon Blvd.,  
5th Floor, Coral Gables, FL 33146-1837

14766597 ^ MEBN

Feb 13 2023 23:38:35

UPMC Physician Services, PO Box 1123,  
Minneapolis, MN 55440-1123

14707923 + Email/Text: bankruptcy@webbank.com

Feb 13 2023 23:43:00

WebBank, 215 State St Suite 1000, Salt Lake City,  
UT 84111-2336

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank of New York Mellon FKA The Bank of New Yo
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14707892	*	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692552	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707899	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707900	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707902	*	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14707904	*+	Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14692557	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707908	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707909	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707916	*	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
15199592	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14692551	##	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707915	##+	National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893

TOTAL: 3 Undeliverable, 12 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:

Name	Email Address
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User: auto

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Alexandra Teresa Garcia

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com

Brian Nicholas

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) bnicholas@kmlawgroup.com

Christopher A. DeNardo

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) logsecf@logs.com

Elizabeth K. Holdren

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-BC3 c o Shellpoint Mortgage Servicing ehholdren@hillwallack.com, ehholdren@ecf.courtdrive.com;hwbknj@hillwallack.com

Kenneth Steidl

on behalf of Joint Debtor Debra L Kowalczyk julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Kevin P Kowalczyk julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Kevin Scott Frankel

on behalf of Creditor Bayview Loan Servicing LLC, et al pabk@logs.com, logsecf@logs.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10